

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-16836-MBK
Chapter: 7
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alice Magner
aka Alice Chen
114 Netherwood Ave
Piscataway, NJ 08854

Social Security No.:
xxx-xx-0817

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 28, 2017

JAN: mrg

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alice Magner
 Debtor

Case No. 17-16836-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Jul 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2017.

db +Alice Magner, 114 Netherwood Ave, Piscataway, NJ 08854-4036
 cr +Santander Consumer USA, Inc., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 516747831 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 516747830 +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
 516747835 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238)
 516747832 +Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
 516747834 +Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789
 516747835 +Comenitycapital/mprcc, Po Box 182120, Columbus, OH 43218-2120
 516747838 +Foreclosure Processing Services, Superior Court Clerk s Office,
 25 W. Market Street, 6th Floor, North Wi, Trenton, NJ 08611-2148
 516747839 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
 516747843 +Kivitz McKeever Lee, P.C, 701 Market St #5000, Philadelphia, PA 19106-1541
 516747845 +Middlesex County Court Special Civil, PO Box 1146, New Brunswick, NJ 08903-1146
 516747846 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516747847 +Santander Consumer USA Inc, P.O. Box 961288, Fort Worth, TX 76161-0288
 516747849 +Trojan Professional Se, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549
 516747850 +U.S. Bank Trunst National Associaion, 300 East Delaware Ave, 8th Floor,
 Wilmington, DE 19809-1515
 516747851 +Unifund CCR LLC, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 28 2017 23:21:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 28 2017 23:21:05 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516747836 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 28 2017 23:22:38 Credit One Bank Na,
 Po Box 98875, Las Vegas, NV 89193-8875
 516747837 E-mail/Text: mrdiscen@discover.com Jul 28 2017 23:20:30 Discoverbank, Po Box 15316,
 Wilmington, DE 19850
 516747841 E-mail/Text: cio.bncmail@irs.gov Jul 28 2017 23:20:40 Internal Revenue Service,
 44 South Clinton Ave, Trenton, NJ 08601
 516747844 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 28 2017 23:20:33 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 516747848 +E-mail/PDF: gecsedirecoverycorp.com Jul 28 2017 23:22:35 Synch/walmart, Po Box 965024,
 Orlando, FL 32896-5024
 516750891 +E-mail/PDF: gecsedirecoverycorp.com Jul 28 2017 23:22:36 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516747842* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Services, P.O. Box 9052,
 Andover, MA 01810-9052)
 516747840* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 25

Date Rcvd: Jul 28, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh on behalf of Debtor Alice Magner yrudikh@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com

TOTAL: 5